

### REMARKS

Claims 1-35 are pending in this application. Claims 1, 11, 21 and 26 have been amended herein to clarify the invention. Applicants request reconsideration and withdrawal of the rejections in light of the Amendments and Remarks presented herein.

The Office has rejected Claims 1, 11, 21, and 26 as indefinite under 35 USC 112. Applicants have amended these claims to remove the objected-to phrase, thereby rendering this rejection moot. Reconsideration and withdrawal of the Section 112 of Claims 1, 11, 21, and 26 is respectfully requested.

The Office has rejected Claims 1-35 under 35 U.S.C. §103(a) as obvious by the cited article "Fewer Glitches" in view of U.S. Patent No. 7,376,587 to Neofytides et al. ("Neofytides"). All of Applicants' claims, as amended herein, recite elements not fairly taught or disclosed in Fewer Glitches or Neofytides either singly or in combination.

All independent Claims recite: "establishing, at the financial institution, a list of prospective third-party participants including soliciting businesses and employers to participate in a commercial service offering for recurring third-party transactions with the account holder for recurring third-party transactions with the account holder, the businesses and employers not currently involved in direct debits or automatic drafts for the account holder," and "presenting the list to the account holder to solicit the account holder requests so that the account holder can select which businesses and employers that will participate in the third-party transactions." This recitation relates to the financial institution compiling lists to present to the user that may include not only businesses and employers which the account holder already does third-party recurring transactions (e.g., auto-drafts, direct deposits, etc.) but also those who the account holder may like to add which has a high likelihood that the user has an account with. For example, if the user have recurring bills with Verizon Wireless but does not have an autodraft set up with Verizon, the financial institution would recognize this and present this to the user along with other businesses and employers that the account holder may wish to set up. This provides an add layer of convenience that the cited art does not realize or even contemplate. The cited reference Fewer Glitches merely relates to the financial institution transferring over only existing direct deposits and does not solicit businesses and employers to participate in a commercial service offering for recurring third-party transactions with the account holder. As such, the cited

references do not teach or suggest the features of the independent Claims 1, 11, 21 and 26. Reconsideration and withdrawal of the Section 103 rejection of these claims, as well as the claims dependent therefrom is respectfully requested.

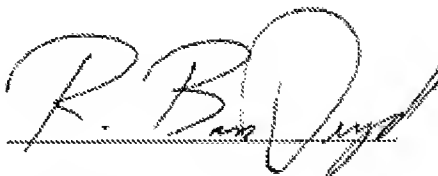
### Conclusion

In view of the amended claims and the remarks presented above, it is respectfully submitted that all of the present claims of the application are in condition for immediate allowance. It is therefore respectfully requested that a Notice of Allowance be issued. The Examiner is encouraged to contact Applicant's undersigned attorney to resolve any remaining issues in order to expedite examination of the present application.

It is not believed that extensions of time or fees for net addition of claims are required, beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 13-4365.

Respectfully submitted,

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